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| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
| 09/625,702 | 07/25/2000 | Rex Macey | 4897-2 | 6534 |

23859 7590 10/21/2003
NEEDLE & ROSENBERG, P.C.
SUITE 1000
999 PEACHTREE STREET
ATLANTA, GA 30309-3915

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| EXAMINER | |
| SUBRAMANIAN, NARAYANSWAMY | |
| ART UNIT | PAPER NUMBER |

3624

DATE MAILED: 10/21/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

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|------------------------------|---|-----------------------------------|--|
| Office Action Summary | Application No. 09/625,702 | Applicant(s) MACEY, REX | |
| | Examiner Narayanswamy Subramanian | Art Unit 3624 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 25 July 2000.
- 2a) ☐ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-53 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☐ Claim(s) _____ is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☒ Claim(s) 1-53 are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on _____ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- * See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☒ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

Attachment(s)

- | | |
|--|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) Paper No(s). _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449) Paper No(s) _____ | 6) <input type="checkbox"/> Other: _____ |

Election/Restrictions

1. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - I. Claims 1-5 drawn to a retirement planning method for computing a possible future value of a portfolio of an investor using cumulative probabilities, classified in class 705, subclass 36.
 - II. Claims 6-10 drawn to a retirement planning method for computing a possible future value of a portfolio of a plurality of joint investors using cumulative probabilities, classified in class 705, subclass 36.
 - III. Claims 11-17 drawn to a retirement planning method for computing a possible future value of a portfolio of an investor using mortality tables, classified in class 705, subclass 36.
 - IV. Claims 18-23 drawn to a retirement planning method for computing a possible future value of a portfolio of a plurality of joint investors using mortality tables, classified in class 705, subclass 36.
 - V. Claims 24-31 drawn to a retirement planning method for computing a possible future value of a portfolio of an investor using mortality tables and advancing the current age to a next age group indicated in the mortality table, classified in class 705, subclass 36.
 - VI. Claims 32-39 drawn to a retirement planning method for computing a possible future value of a portfolio of a plurality of joint investors using mortality tables and advancing the current age to a next age group indicated in the mortality tables, classified in class 705, subclass 36.

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- VII. Claims 40-44 drawn to a retirement planning method for computing a possible future value of a portfolio of an investor using cumulative probabilities and using partitions to draw random numbers, classified in class 705, subclass 36.
- VIII. Claims 45-49 drawn to a retirement planning method for computing a possible future value of a portfolio of a plurality of joint investors using cumulative probabilities and using partitions to draw random numbers, classified in class 705, subclass 36.
- IX. Claims 50-51 drawn to a retirement planning method for computing a possible future value of a portfolio of an investor using vitality table, classified in class 705, subclass 36.
- X. Claims 52-53 drawn to a retirement planning method for computing a possible future value of a portfolio of an investor using uniform probability distribution, classified in class 705, subclass 36.

2. Inventions I and II are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a retirement planning method for computing a possible future value of a portfolio of an investor using cumulative probabilities, whereas invention II relates to a retirement planning method for computing a possible future value of a portfolio of a plurality of joint investors using cumulative probabilities. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group II, restriction for examination purposes as indicated is proper.

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Inventions III and I are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a retirement planning method for computing a possible future value of a portfolio of an investor using cumulative probabilities, whereas invention III relates to a retirement planning method for computing a possible future value of a portfolio of an investor using mortality tables. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group III, restriction for examination purposes as indicated is proper.

Inventions IV and I are related as sub combinations disclosed as usable together in a single combination. The sub combinations are distinct from each other if they are shown to be separately usable. In the instant case, invention I relates to a retirement planning method for computing a possible future value of a portfolio of an investor using cumulative probabilities, whereas invention IV relates to a retirement planning method for computing a possible future value of a portfolio of a plurality of joint investors using mortality tables. See MPEP § 806.05(d). Because these inventions are distinct for the reasons given above and the search required for Group I is not required for Group IV restriction for examination purposes as indicated is proper.

Similarly other pairing of inventions stated above are related as sub combinations disclosed as usable together in a single combination. These inventions are distinct from each other as can be evident from the definition of the groups described above. Also they require separate searches and hence restriction of these inventions for examination purposes as indicated is proper.

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3. A telephone call was made to the offices of Needle & Rosenberg on April 9, 2003 to request an oral election to the above restriction requirement, but did not result in an election being made.

4. Applicants are advised that reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Dr. Narayanswamy Subramanian whose telephone number is (703) 305-4878. The examiner can normally be reached Monday-Thursday from 8:30 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached at (703) 308-1065. The fax number for Formal or Official faxes and Draft or Informal faxes to Technology Center 3600 or this Art Unit is (703) 305-7687. Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist whose telephone number is (703) 308-1113.

N. Subramanian
April 10, 2003